

(D. Doree Roman)



First National Bank

Buffalo, Wyoming 82834 P.O. Box 400 Phone 684-2211

SCOTT F. McBRIDE
Chairman of the Board
Executive Vice-President

September 21, 2005

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corp.
25 Jessie Street at Ecker Square Suite 2300
San Francisco, CA 95105

RE: Wal-Mart's Application for an Industrial Bank Charter

Dear Mr. Carter:

As a community banker I am very concerned by Wal-Mart's application for Federal deposit insurance coverage for an ILC Charter in Utah. My opposition to their application comes from my belief that mixing banking and commerce is very dangerous to our economy and our country. Obviously we have ample experience in U.S. history and world history that says - "Don't allow it."

Secondly, I believe Wal-Mart's economic power is extreme. Wal-Mart's negative impact on rural communities and their stores has been, in my book, **tragic**.

It is far too risky, even in our modern, technologically savvy world, to allow Wal-Mart to step into the banking world. Their goal is not to remain a cozy, little industrial bank. Their goal is to have banking powers across the Wal-Mart world. If they are allowed to do so, I believe we will all live to regret it.

Thank you for hearing me out!

Sincerely,

Scott F. McBride
Chairman

SFM/dm

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